

C&F FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2183493	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$900	\$921	2.3%		
Loans	\$699	\$715	2.2%		
Construction & development	\$90	\$80	-10.7%		
Closed-end 1-4 family residential	\$226	\$232	2.3%		
Home equity	\$32	\$33	3.1%		
Credit card	\$0	\$0			
Other consumer	\$225	\$4	-98.2%		
Commercial & Industrial	\$31	\$28	-9.0%		
Commercial real estate	\$76	\$72	-4.9%		
Unused commitments	\$83	\$83	0.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-3.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$128	\$142	11.3%		
Cash & balances due	\$10	\$10	8.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$210	\$185	-11.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$213	\$155	-27.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$790	\$807	2.2%		
Deposits	\$626	\$647	3.5%		
Total other borrowings	\$144	\$141	-2.1%		
FHLB advances	\$53	\$53	0.0%		
Equity					
Equity capital at quarter end	\$111	\$114	3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.4%	11.3%	--		
Tier 1 risk based capital ratio	15.0%	14.9%	--		
Total risk based capital ratio	16.3%	16.1%	--		
Return on equity ¹	9.6%	13.0%	--		
Return on assets ¹	1.2%	1.6%	--		
Net interest margin ¹	7.6%	7.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	322.4%	303.9%	--		
Loss provision to net charge-offs (qtr)	179.9%	139.0%	--		
Net charge-offs to average loans and leases ¹	1.5%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.4%	3.1%	0.9%	0.1%	--
Closed-end 1-4 family residential	0.9%	1.3%	0.0%	0.2%	--
Home equity	0.9%	0.4%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	1.1%	2.1%	--
Commercial & Industrial	1.0%	0.7%	0.0%	0.0%	--
Commercial real estate	7.7%	6.8%	0.0%	0.0%	--
Total loans	1.3%	1.6%	0.5%	0.5%	--